

From: bethpage@suddenlink.net [<mailto:bethpage@suddenlink.net>]

Sent: Friday, January 11, 2019 1:07 PM

To: Regs

Cc: nancy@wvai.org

Subject: FDIC:PR-94-2018

Regarding the proposed threshold change from \$200,000 to \$400,000 As a WV appraiser, most residential properties in WV are rural. Most WV properties do not currently reach the \$200,000 value de minimus. Because this is essentially a complex-appraisal state, I urge you not to increase to \$400,000.

Thank you for your attention.

Elizabeth M. Hamrick

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Beth Hamrick

WV Certified General Appraiser CG041

It is not knowledge, but the act of learning, not possession but the act of getting there, which grants the greatest enjoyment.

Carl Friedrich Gauss